CONCLUSION

Applicant submits that in view of the foregoing amendments, the application is in condition for allowance, and favorable action is respectfully requested. The Commissioner is hereby authorized to charge any fees, including extension fees, which may be required, or credit any overpayments, to Deposit Account No. 50-1001.

Respectfully submitted,

Date: December 19, 2002

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Page 2 - RESPONSE TO OFFICE ACTION DATED SEPTEMBER 30, 2002 Serial No. 09/538,570